



United States Department of Agriculture
Rural Development
Montana State Office

MT AN 263 (3550, 1980-D)

June 6, 2006

SUBJECT: New Manufactured Housing

TO: Area Managers, Montana
Guaranteed Rural Housing Approved Lenders, Montana
Approved Manufactured Home Dealer-Contractors, Montana

PURPOSE/INTENDED OUTCOME:

This Administrative Notice provides local Rural Development (RD) offices, Lenders, and Dealer-Contractors of manufactured housing guidance on preparing a complete development package for Rural Housing loan applicants to purchase, and contract the setup, and installation of a manufactured home and related site improvements.

COMPARISON WITH PREVIOUS AN:

This Administrative Notice replaces MT AN 241, dated June 21, 2004. The list of approved Dealer-Contractors for manufactured housing, Attachment 1, changed with one new business approved since the last list was issued. Other changes include the deletion of a company no longer in business, and another not providing adequate service to homebuyers. Building code requirements have been updated to reference the most current edition of the International Residential Code and adopted and amended by Montana Department of Labor and Industry.

IMPLEMENTATION RESPONSIBILITIES:

Certain new manufactured homes are allowable for insured (502-Direct) and guaranteed (GRH) loan-making purposes. Manufactured homes must be new factory-built units in compliance with the Federal Manufactured Home Construction and Safety Standard (FMHCSS). Dealers of manufactured homes must be approved by USDA-Rural Development. Attachment 1 lists approved Dealer-Contractors. Dealer-contractors not currently approved by RD may apply by contacting any RD local office.

EXPIRATION DATE: June 30, 2007

FILING INSTRUCTIONS: Handbook 3550,
Appendix 7; Preceding MT Instruction 1980-D

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Rural Development is an Equal Opportunity Lender, Provider, and Employer. Complaints of discrimination should be sent to USDA, Director, Office of Civil Rights, Washington, D. C. 20250-9410

Approved Dealer-Contractors shall be the responsible party for specific, on-site development design and installation work. Exhibit J to RD Instruction 1924-A provides general guidance for setup and installation requirements of Rural Development. Montana Instruction 1924-A, Exhibit C provides more specific guidance in required documentation and procedures. All homes require a permanent foundation or basement that is constructed in compliance with the International Residential Code (IRC), 2003 edition, as amended by Administrative Rules of Montana, Section 24.301.154. Amendments to the IRC applicable to site improvements and manufactured homes are included in Attachment 2.

Lenders shall be provided with a site plan, a foundation plan designed for the manufactured home, and a plan certification of the foundation design for each home. Plan certifications are to be made on Form RD 1924-25 by the local building official, or an architect or engineer with current Montana registration. Reuse of a design or plan certification by a dealer-contractor from another loan of is acceptable only with prior endorsement from RD. RD thermal requirements for manufactured housing are based upon a US Housing and Urban Development (HUD) U_o (overall envelope thermal transmittance) Value for Zone 3 (this certificate is placed in an accessible and visible location within the unit, and may be combined with the Data Plate). The Dealer-Contractor will be responsible to certify the unit to be purchased has been constructed to meet the U_o Value for Zone 3. Refer to Form MT 1924-1 for this and other certifications to be made by the Dealer-Contractor. Rural Development staff and Lenders should discuss the development requirements and the required documentation during the initial interview with loan applicants.

Lenders and Dealer-Contractors with questions on construction documentation and procedures outlined in this AN may contact the RD State Architect, at (406) 585-2515.

W.T. (Tim) RYAN
State Director

Attachment 1: Approved Dealer Contractors for New Manufactured Housing
Attachment 2: Administrative Rules of Montana, Rule 24.301.154

APPROVED DEALER CONTRACTORS FOR NEW MANUFACTURED HOUSING

The following dealer-contractors are approved by Rural Development for loan-making purposes in Montana as of June 6, 2006. Dealer-contractors based in North Dakota, Idaho, and Wyoming are not listed, although they may have approval by RD in their respective state. Acceptance of products from these dealer-contractors is subject to individual review by RD-Montana.

Bahney Development, Inc.
2802 Billings Avenue
Helena, MT 59604

Basin Creek Mobile Homes
6501 Highway 2, P.O. Box 3733
Butte, MT 59702

Belgrade Ponderosa Homes, Inc.
6161 Jackrabbit Lane,
Belgrade, MT 59714

Big Sky Mobile Home, Inc.
4900 Laurel Road
Billings, MT 59101

Campbell Homes
1800 West Broadway
Missoula, MT 59808

Centennial Homes - Billings Branch
P.O. Box 30455
Billings, MT 59107

Centennial Homes - Belgrade Branch
490 Alsaska Road; P.O. Box 142
Belgrade, MT 59714

Centennial Homes - Missoula Branch
P.O. Box 490
Missoula, MT 59806

Cottonwood Homes
1245 US Highway 2 East
Kalispell, MT 59901

Double Tree Homes and Development, Inc.
P.O. Box 697
Ronan, MT 59864

G & L Homes
260 Kopp Road
Hot Springs, MT 59845

Great Homes, Inc.
4403 Highway 10 West
Missoula, MT 59802

Helena Ponderosa Homes
3699 Highway 12 East
East Helena, MT 59635

Heritage Homes of Kalispell
201 Auction Road
Kalispell, MT 59901-7941

Homes America – Billings
4750 Underpass Avenue
Billings, MT 59102

Kalispell Home Center
2830 Highway 2 East
Kalispell, MT 59901

Lifestyle Homes
1601 Cedar St., P.O. Box 5447
Helena, Montana 59601

Lost Trail Homes, Inc.
1176 South 1st Street
Hamilton, MT 59840

Louttit Sales, Inc.
3310 10th Avenue South
Great Falls, MT 59405

Majestic Homes
5202 Laurel Road
Billings, MT 59101

Montana Homes of Belgrade
aka Belgrade Home Center
350 Alaska Frontage Road
Belgrade, MT 59714

Montana Homes of Helena
3135 Prospect Avenue
Helena, MT 59601

Montana Homes of Missoula, Inc.
3737 West Broadway
Missoula, MT 59808
Montana Modular Homes
333 Moore Lane
Billings, MT 59101

Montana Sky Homes, LLC
dba Family Home Center
360 Alaska Frontage Road
Belgrade, MT 59714

Mountain West Home Sales, LLC
2900 Euclid Avenue
Helena, MT 59601

Orchard Homes
3250 South Reserve
Missoula, MT 59801

Patty Seaman Homes
4000 Highway 2 East
Kalispell, Montana 59901

Pierce Homes
333 Moore Lane, P.O. Box 30777
Billings, MT 59107

Rangitsch Brothers Mobile Homes
P.O. Box 16127
Missoula, MT 59808

Stillwater Homes
727 11th Street North
Columbus, MT 59019

Thrift Homes
5445 Highway 2 West
Columbia Falls, MT 59912

Tony Armour's Home Center, LLC
3771 West Broadway
Missoula, MT 59808

ADMINISTRATIVE RULES OF MONTANA
DEPARTMENT OF LABOR AND INDUSTRY
CHAPTER 301
BUILDING CODES

Sub-Chapter 1

Adoption And Incorporation By Reference Of Uniform And Model Codes Having
General Applicability

Rule 24.301.154 Incorporation By Reference Of International Residential Code

(1) The International Residential Code (IRC) is a nationally recognized model code setting forth minimum standards and requirements for detached one or two family dwellings and multiple single-family dwellings (townhouses) not more than three stories in height, and their accessory structures. The IRC also provides a framework for program administration.

(2) The department of labor and industry adopts and incorporates by reference the International Residential Code, 2003 Edition, referred to as the International Residential Code or IRC.

(3) Chapters 11 through 43 are deleted in their entirety.

(4) Subsection R301.6, Roof Load, is deleted and replaced with the following: "Snow loads shall be determined by the building official. In areas of the state outside of certified city, county, or town jurisdictions, the design snow load shall be based on the ground snow loads developed in "Snow Loads for Structural Design in Montana", authored by F.F. Videon and J.P. Schilke, Civil & Agricultural Engineering, Montana State University, August 1989. The minimum design roof snow load after allowed reductions shall be 30 psf. Note: Other coefficients and factors may be used when justified by a Montana licensed design professional to the satisfaction of the building official."

(5) Subsection R311.5.3, Riser Height, is amended to allow a maximum riser height of 8 1/4 inches.

(6) Subsection R311.5.3.2, Tread Depth, is amended to allow a minimum tread depth of nine inches.

(7) Subsection R311.5.4, Landings for Stairways, is amended by adding an exception to read as follows: "Exception: A floor or landing is not required at the top of an interior flight of stairs, including stairs in an enclosed garage, provided a door does not swing over the stairs."

(8) Subsection R312.1, Guards required, is amended in the first paragraph to read as follows: "Porches, balconies, ramps or raised floor surfaces located more than 30 inches above the floor or grade below shall have guards not less than 36 inches in height. Open sides of stairs with a total rise of more than 30 inches above the floor or grade below shall have guards not less than 34 inches in height measured vertically from the nosing of the treads."

(9) Subsection R405.1 is amended by adding the following: "A drainage system is not required when continuous rain gutters are installed incorporating drain extensions which divert storm water a minimum of six feet away from the foundation and grading is done in accordance with R401.3. A drainage system may be required where high water tables are known to exist or geological conditions which require a soils engineering report, performed in accordance with R401.4, specify the need for foundation drainage."